

Information to identify the case:

Debtor 1	<u>Andrew V Colasanti</u>	Social Security number or ITIN	xxx-xx-7223
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly A Colasanti</u>	Social Security number or ITIN	xxx-xx-5911
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25743-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew V Colasanti

Kimberly A Colasanti

12/12/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew V Colasanti
Kimberly A Colasanti
Debtors

Case No. 19-25743-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 12, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew V Colasanti, Kimberly A Colasanti, 1876 Lamberts Mill Road, Scotch Plains, NJ 07076-4768
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmiege, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmiege, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518408285	+ Phelan Hallinan & Schmeig, PC, Attn: Rosemarie Diamond, 400 Fellowship Road - Suite 100, Mount Laurel, NJ 08054-3437

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Dec 13 2024 01:41:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: AISACG.COM	Dec 13 2024 01:41:00	AIS Portfolio Services, LLC Attn: Ally Bank Depar, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ecfbnc@aldridgepite.com	Dec 12 2024 21:11:00	ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ EDI: PRA.COM	Dec 13 2024 01:41:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518430765	+ EDI: PHINAMERI.COM	Dec 13 2024 01:41:00	ACAR Leasing LTD d/b/a, GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
518408277	+ EDI: PHINAMERI.COM	Dec 13 2024 01:41:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518408278	+ Email/Text: susan.mculty@atlantichhealth.org	Dec 12 2024 21:12:00	Atlantic Health E Fcu, 99 Beauvoir Ave, Summit, NJ 07901-3533
518408279	+ EDI: TSYS2	Dec 13 2024 01:41:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518476542	EDI: Q3GTBI	Dec 13 2024 01:41:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 12, 2024

Form ID: 3180W

Total Noticed: 51

518408280	+ EDI: CAPITALONE.COM	Dec 13 2024 01:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518430245	+ EDI: AIS.COM	Dec 13 2024 01:41:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518493852	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:17:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518408281	+ EDI: MAXMSAIDV	Dec 13 2024 01:41:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518413762	Email/Text: EBNBKNOT@ford.com	Dec 12 2024 21:13:00	Ford Motor Credit Company LLC, PO BOX 62180, Colorado Springs, CO 80962-4400
520303970	+ Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 21:11:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing 29603-0826
520303969	+ Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 21:11:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518408282	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 12 2024 21:10:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518416703	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:18:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518408284	+ Email/Text: BKNotice@ldvlaw.com	Dec 12 2024 21:11:00	LYONS, DOUGHTY & VELDHUIS, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
518408283	+ Email/Text: EBNBKNOT@ford.com	Dec 12 2024 21:13:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
518522107	EDI: MAXMSAIDV	Dec 13 2024 01:41:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518512271	Email/Text: inveniockt@phillips-cohen.com	Dec 12 2024 21:11:00	PCA Acquisitions V, LLC, c/o Phillips & Cohen, Assoc. Ltd, 1002 Justison Street, Wilmington, DE 19801
518522700	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518518805	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518522713	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
518522688	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
518408286	+ Email/Text: clientservices@simonsagency.com	Dec 12 2024 21:13:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
518845526	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519245782	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519245783	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518408287	+ EDI: SYNC	Dec 13 2024 01:41:00	Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 12, 2024

Form ID: 3180W

Total Noticed: 51

518411183	^ MEBN	Dec 12 2024 20:58:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518408288	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518408289	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518408290	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518408291	+ EDI: SYNC	Dec 13 2024 01:41:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518458158	+ Email/Text: bncmail@w-legal.com	Dec 12 2024 21:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518408292	+ EDI: WTRRN BANK.COM	Dec 13 2024 01:41:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518509035	+ EDI: AIS.COM	Dec 13 2024 01:41:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518428199	+ EDI: WFFC2	Dec 13 2024 01:41:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
518514345	EDI: WFFC2	Dec 13 2024 01:41:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518408295	+ EDI: WFFC	Dec 13 2024 01:41:00	Wells Fargo Home Mortgage, PO Box 6000, Fort Mill, SC 29716-1930
518408294	+ EDI: WFFC	Dec 13 2024 01:41:00	Wells Fargo Home Mortgage, 210 Wildwood Parkway - 5th Floor, MAC#W0151-053, Birmingham, AL 35209-7317
518408293	+ EDI: WFFC2	Dec 13 2024 01:41:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518518806	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518845527	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518938434	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 12, 2024

Form ID: 3180W

Total Noticed: 51

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraige cf@gmail.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraige cf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melanie Carmela Grimes	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
Scott D. Sherman	on behalf of Joint Debtor Kimberly A Colasanti ssherman@minionsherman.com
Scott D. Sherman	on behalf of Debtor Andrew V Colasanti ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8